

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Styvens Georges  
 Debtor

Case No. 18-11973-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 3091

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db +Styvens Georges, 7422 N. 20th Street, Philadelphia, PA 19138-2205  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
 Reading, PA 19606-0410  
 14087824 +Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525  
 14087830 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 14087833 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 14087834 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 14087838 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
 Harrisburg, PA 17120-0946  
 14087840 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 14087841 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095  
 14080750 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095  
 14087843 +SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
 14087844 +Trans Union Corporation, Public Records Department, 555 West Adams Street,  
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com May 10 2018 02:47:52 MICHAEL A. CIBIK2,  
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  
 smg E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:15 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:30  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 10 2018 02:48:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 10 2018 02:48:43 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14087868 EDI: HNDA.COM May 10 2018 06:33:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 14087823 EDI: HNDA.COM May 10 2018 06:33:00 American Honda Finance, Attn: Bankruptcy,  
 PO Box 168088, Irving, TX 75016  
 14087825 +EDI: BANKAMER.COM May 10 2018 06:34:00 Bank Of America, NC4-105-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 14087831 E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:15 City Of Philadelphia,  
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102  
 14087832 E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:15 City of Philadelphia,  
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
 14087826 +EDI: CAPITALONE.COM May 10 2018 06:34:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 14094480 EDI: CAPITALONE.COM May 10 2018 06:34:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14087827 +EDI: CHASE.COM May 10 2018 06:33:00 Chase Card Services, Attn: Correspondence Dept,  
 PO Box 15298, Wilmington, DE 19850-5298  
 14087828 +E-mail/Text: ecf@ccpclaw.com May 10 2018 02:48:04 Cibik & Cataldo, P.C.,  
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 14087835 EDI: IRS.COM May 10 2018 06:34:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 14092951 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com May 10 2018 02:48:52 KeyBank N. A.,  
 4910 Tiedeman Road, Brooklyn Ohio 44144-2338  
 14087837 +EDI: NAVIENTFKASMSERV.COM May 10 2018 06:33:00 Navient, Attn: Bankruptcy, PO Box 9500,  
 Wilkes-Barre, PA 18773-9500  
 14087842 EDI: PRA.COM May 10 2018 06:33:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
 14101232 EDI: PRA.COM May 10 2018 06:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14080228 +EDI: PRA.COM May 10 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14087839 E-mail/Text: bankruptcygroup@peco-energy.com May 10 2018 02:48:11 Peco Energy,  
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
 Reading, PA 19606-0410  
 14087829\* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 14087836\* I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa  
Form ID: 309I

Page 2 of 2  
Total Noticed: 33

Date Rcvd: May 09, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JASON BRETT SCHWARTZ on behalf of Creditor Philadelphia Federal Credit Union  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
MICHAEL A. CIBIK2 on behalf of Debtor Styvens Georges ecf@ccpclaw.com, igotnotices@ccpclaw.com  
REBECCA ANN SOLARZ on behalf of Creditor AmeriHome Mortgage Company, LLC  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1	<b>Styvens Georges</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-11973-jkf</b>		
	Social Security number or ITIN	<b>xxx-xx-7398</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 3/26/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Styvens Georges	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7422 N. 20th Street Philadelphia, PA 19138	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:ecf@ccpclaw.com">ecf@ccpclaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/9/18

**For more information, see page 2**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.